



## **On the Function of Money, Spending, and Saving in Recent Canadian Children's Texts Dealing with Poverty and Homelessness**

—Jamie Paris

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In this review essay, I explore the function of money and the spending patterns of orphaned or homeless child subjects in a group of recent Canadian children's texts. This project comes out of my work on homelessness as a research assistant for Mavis Reimer in the Centre for Research in Young People's Texts and Cultures. During this work, I became interested in the way that the discourse of homelessness itself perpetuates the problem of homelessness, and I began trying to think of ways to bring that discourse to attention that would not merely be a reinforcement of

the discourse's legitimacy. Discussions of the homeless have largely distinguished between the "deserving" and "undeserving" poor, with only the former group seen as consistently deserving recipients of charity. American historian Kenneth Kusmer notes that policies toward the homeless are often "based on the assumption that the homeless are lazy and irresponsible" (vii), and one of the ways that the homeless are marked as irresponsible is the way that they spend their money. In particular, the homeless are often asked to show a remarkable acumen with money. While reading



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this group of books, what became clear to me, distressingly, is that children's literature that depicts homelessness is still caught up in identifying the deserving and undeserving poor by a distinction between industry and idleness, or what Andrew O'Malley, writing about eighteenth-century children's literature, calls the distinction between the investment and lottery mentalities of the poor (8).

### **Investment and Purging: Homelessness and Finance**

In Martine Leavitt's award-winning children's novel *Tom Finder*, there are multiple examples of street-involved youth discussing, spending, acquiring, and saving money. In fact, two of the key themes of the book are Tom's attempt to save the \$5,388 it would take to rent and design a billboard to advertise to his parents where he is (33), which causes him to save all his money and to try never to "spend money on food" (34), and his friend Jeans's attempt to save enough money to return home to his family in Jamaica (74). According to Mavis Reimer, however, while Leavitt's text deals extensively with money, it "attempts to evade the systematic calculus it has insisted upon" by creating gaps in the reader's knowledge of Tom's finances as the story progresses (20). In this way, for Reimer, Tom moves from being like a "conscientious banker" to being someone with "a plethora of numbers" that explain how he is using his money, but the reader is never given the "figures needed to complete a computation" (20). While Leavitt's text uses Tom's spending and saving habits to mark him as a subject desirous of a home, the text undermines this same logic, denying the reader the necessary numbers to monitor Tom's worth through his ability to save.

The spending habits of the poor are also used as an evaluative tool in adult texts. In Shaughnessy Bishop-Stall's work of new journalism,

*Down to This*, the author/narrator discusses another aspect of the economy of the streets: the spending and consumption habits of the adult citizens of Toronto's Tent City. What becomes clear in contrasting this work with Leavitt's is that Bishop-Stall implicitly evaluates the homeless in terms of binaries, as either responsible or irresponsible, whereas Leavitt is still within the discourse of the deserving and undeserving poor, but is trying to deconstruct that very discourse by refusing to account fully for Tom's successes or failures on the streets in terms of his ability to invest.

As Nancy Higgitt and her colleagues argue, an analysis of street life from the perspective of street-involved youth shows that "[h]omelessness is not a choice" but the result of a mosaic of social pressures, and that "[o]nce [youth are] on the street, their focus becomes solely on the present—make money, get food, find shelter" (2). Bishop-Stall writes, for example, about a pregnant woman, Karen, who "lives on cigarettes, beer, crack and zoodles" (177); Karen is, seemingly, without a concern beyond her day-to-day life. Bishop-Stall, discussing his own spending habits while a member of Tent City in Toronto, notes of his "homeless cheque of \$195" that "[i]t's customary to drink your cheque away as quickly as possible" (29). In fact, Bishop-Stall depicts the homeless as having a complete focus on the present. This has led to street nurse Cathy Crowe's critique of the "treatment" the homeless people receive in Bishop-Stall's book as

being too extreme (ix); in her own narrative account of homelessness, she goes as far as to reassure her reader that "[e]ach person had the chance to see, to add to, and to edit, their own story" (x), a privilege Bishop-Stall did not give to the people depicted in his text.

Bishop-Stall's vision of the street depicts its inhabitants as people who make decisions based on what Charles Taylor, in "Agency and the Self," refers to as "weak evaluations" (18). When discussing human motivation and choice in general, Taylor argues that moral agents make a weak evaluation when they do something simply because they feel like it or when they make a choice as if there is "nothing to choose" between motivations ("Agency" 16, 17). In contrast, people make a strong evaluation when they make choices based on second-order ideas and decide things based on considerations such as how this decision reflects who they do or do not want to be, or when they make a decision with some "depth" and futurity to it. Taylor contends that "[s]omeone is shallow . . . when . . . he is insensitive, unaware or unconcerned about issues touching the quality of his life which seem to us basic or important" ("Agency" 26). People in Bishop-Stall's work do not seem to be consistent in making choices that enhance the quality of their life, and are persistently, but not exclusively, weak evaluators who make social and economic decisions based on their immediate desires, spending their money as soon as they get it, working part-time if at all, and capricious

about helping others. Unlike them, Tom and Jeans are strong evaluators who do deal with the deeper issues of life, as they demonstrate by saving their money, working, and trying to help others. While these two texts come from different sides of the debate, they still seem to support the ideology that the homeless either are or are not strong evaluators.

As Romanticist Toby Benis has argued, very little has changed discursively over the last two hundred years in the discussion of homelessness (10), and we still seem to be debating whether the homeless are the authors of their misfortune because they make poor decisions, or whether homelessness is a structural problem. According to Celine-Marie Pascale, in the blaming of the homeless for their plight, compassion and the analyses of the systemic structures that contribute to homelessness can be lost:

Characterizations of homelessness as a willful act ruptured the tentative emergence of earlier discursive practices that linked visible poverty to structural, economic troubles. The apparent willfulness and irrationality of choosing homelessness strengthened burgeoning discursive links between poverty, mental illness, and substance abuse and effectively subverted the association of homelessness with structural and economic changes. If readers felt compassion for people being displaced from their homes and jobs, newspapers

quickly raised the possibility that this compassion was misplaced, as articles framed homelessness as the result of willful laziness, drug abuse, and mental illness rather than the result of high rent, a loss of section-eight housing, low wages, unemployment, and underemployment. (255)

The focus of this debate on questions of personal responsibility is a re-emergence of a discourse of the deserving and undeserving poor that loomed large in nineteenth-century writing for and about children (see, for example, Charles Dickens's *Oliver Twist* and Mark Twain's *The Adventures of Tom Sawyer* and *Huckleberry Finn*), but that has a history dating as far back as the medieval period in the English-speaking world. Rather than considering, as Dennis Raphael would have it, "the incidence and experience of poverty within a nation" (19), current discourse is fixated on determining whose fault it is that homelessness exists.

But what does all of this have to do with the books under review here? Instead of seeing the homeless as a group that the homed have duties toward, it may be that the depictions of homelessness and poverty for young people imply that there is a divide between proper and improper recipients of charity. Do the stories imply that the reader has a duty to those who are homeless as a class? As stories of individual people who are homeless, do they imply that the reader has



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a duty to those homeless people who are strong evaluators but not to those who are weak evaluators?

### Money and Futurity

Kat Mototsune’s picture book, *Money: Deal with it or Pay the Price*, is an excellent example of how young people are taught to understand money through delayed gratification, and of the way that non-fiction texts for young people often mask their ideological content as objective. This issue with non-fiction for young people is noted by Perry Nodelman and Mavis Reimer when they observe that “[u]nlike fiction, many informational books available for children claim to be true” (128). The “claim to truth” of informational books for young people is problematic because “[i]n the process of conveying factual information about science or history, nonfictional texts can and do easily reinforce ideological assumptions about individuals and society” (Nodelman and Reimer 129). What is reinforced in Mototsune’s informational book is that the only correct attitude toward money is one of futurity, and that we can judge money users as either good decision makers or poor decision makers. There is a clear connection between teaching children to view futurity as the only correct attitude they can have toward money and a view of homeless people’s spending patterns that assumes that only those homeless people who spend like the idealized middle class deserve to have a home, while those who spend differently are the authors of their own misfortune.

Mototsune’s text begins by asking the question, in large yellow print, “What is money?” (5). Instead of exploring the metaphysical implications of this question and creating a space for the implied young adult/child reader to be critical of how money is spent, or the way that money is used, the text tells the reader that “[i]t’s the coins

and bills you spend to get the things you need or want" (5), and goes on to list mediums of exchange like credit cards, debit cards, cheques, and coupons (5). For Mototsune, "money is the difference between having or not having fun, comfort, time and respect" (6–7). According to Mototsune, the way to use this resource is with an attitude of futurity. For example, during the "Money Smart\$" quiz, the reader is told this story: "Maddie and her sister, Alex, are shopping for school clothes. Maddie gets into a huge fight with her mom about whether she 'needs' a pair of \$200 jeans. Meanwhile, her sis is trying on \$50 jeans and some cute tops" (8). Maddie is not a "financial jeans-ius" because, "unlike her sister, Maddie will blow her school clothes budget on just one item" (8–9). The issue is not whether this is practical advice, as it clearly is; instead, the issue is that the text assumes that financial decisions are either good or bad, proper investments or wastes of money.

On questions of interpersonal conflicts between friends, schoolmates, and the family, Mototsune tells the reader to look beyond short-term interests and see the bigger picture when making decisions about money (11, 25). The text implies that people who are good with their money are strong evaluators and those who are careless with their money are weak evaluators. For example, Mototsune's text includes this story, "Summertime Blues": "Shamin's parents want him to take an unpaid summer job with the parks department.

If he does, they will keep giving him an allowance. But Shamin would rather mow lawns because he thinks he might make more money" (8). In this case, Shamin displays an attitude of immediacy and privileges it over an attitude of futurity. He is in the wrong because he "doesn't know for certain that cutting lawns will earn him more money than his allowance, and the internship will set him up for better jobs in the future" (9). Shamin is advised to have an investment mentality and avoid possible short-term gain for a longer-term pay-off.

In this discussion of how children ought to be with money, the child is always seen either as a decision-making, autonomous individual or as part of the family unit; this perspective does not ever encourage a view of money based on sharing, helping others, or giving to charity. In fact, the child is warned against lending money to friends because it can lead to paying to maintain a friendship (Mototsune 10). The focus of the book is on "me and my money," or at times "me and my family's money," but it is never "our money." Money is to be possessed and used to gain fun, comfort, time, and respect, but not to be given to others or used to help the less fortunate. Charity, it would seem, is not something in which money-smart children participate. Like much of children's non-fiction, this text takes up ideological positions that it assumes its readers will accept, without argument or question. Clearly, it is possible to encourage children to



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be both practical with their money and charitable, just as it is possible to encourage the implied child reader to be practical with money most of the time, but to allow the occasional indulgence, like most money-wise adults do with their own money. My criticism of this text hinges on the way that it does not allow for shades of grey.

While the majority of *Money: Deal with it or Pay the Price* assumes a middle-class reader, the text does make a brief reference to “families who live below the poverty line” (25). Mototsune points out, however, that “[i]f you’re like most kids, you rely on your family for cash” (25). The text assumes that its reader is a homed subject who has parents who can pay for things such as an allowance. Rather than teaching a “universal” set of values about money, the book seems to be teaching a set of financial values that apply to a very specific group of readers who come from middle-class homes. While there is nothing wrong with this, in and of itself, it is important to note that the ideological work of the book is done by not announcing its particularity to a specific context, implying that a value system toward money that would be ideal for a middle-class child would be ideal for all children. Although Mototsune assures us that “[f]amily poverty is really hard-going for kids” (25), she does not challenge the system of capitalist exchange or suggest that there is an unjustness about the fact that some families have money to spare and some do not.

In Mototsune’s text, it is assumed that poverty is a fact of life and that these families would not be poor if they managed their money better. Poverty and proper money management are part of what Taylor refers to in *The Malaise of Modernity* as “a pre-existing horizon of significance” (38) that can lead to entrenchment in our current, individualistic, way of thinking (58). It can also lead to feelings of “fragmentation,” where “people [feel] increasingly less

capable of forming a common purpose and carrying out [larger political goals]" (112). According to Taylor, "Fragmentation arises when people come to see themselves more and more atomistically . . . [or as] less and less bound to their fellow citizens in common projects and allegiances" (*Malaise* 113). In a fragmented world view, people do not see how they can help others, so they focus on how they can help themselves. Instead of encouraging the implied child reader to "deal with" poverty or to consider the injustices of the current economic system, Mototsune accepts the pre-existing horizon of significance and asks the reader to learn how to work within it, instead of working to change it. My concern is not that Mototsune does not have a good socialist message, but that she encourages the reader to see poverty as the result of personal choice, or as a lack of futurity, and also, implicitly, to see this as a moral failing or a reflection of a lack of depth on the part of the person who is broke.

### **Ice Cream and Investment**

Rona Arato's novel *Ice Cream Town* is about two families of Polish Jews who come to New York after World War I. Sammy and Malka lived through World War I in Poland, where their mother died, while their Papa, Mr. Levin, worked in America and saved money to send for them; the book begins with Max and his mother coming over on the same ship as Sammy and

Malka, but to different circumstances. Max's mother is a widow, and she is forced, upon entering the country, to marry Max's uncle Morris (22), a less than admirable man. Max tells Sammy that it is a point of Jewish law that "[i]f a man dies and he has a brother who is not married, the brother has to marry the man's widow" (22–23) and that "the Americans will only let us in once Mama is married" (23). The two boys' early experiences in America are determined by the differences between their circumstances of immigration. Max's uncle Morris is a mean-spirited man who forces Max and his mother to work long hours so that "he can sit in the coffee house all day with his friends" (54). Whereas Max is forced to work all day, and is only allowed time off work to go to school (65), Sammy has a great deal of freedom and is not expected to work, so he can concentrate on his studies. Eventually, Max and his mother are removed from the abusive patriarch, and Max is able to go to school and play with children in the community.

With his family and friends working all day, Sammy has good deal of free time in a new city. At the beginning of the story, Sammy always seems to be either consuming something, or trying to consume something. He came from a life of poverty in Poland and is now in America, a land of affluence, with treats like Jell-O, ice cream, and non-kosher foods. His street is described as having multiple grocers on it, including a kosher butcher shop, a creamery, a bakery,



a delicatessen, and a lunch counter (40–41):

What Sammy liked best about Orchard Street were the pushcarts. He quickly learned that Mr. Gershom, who had the best fruit and vegetable cart, was the meanest man on the block . . . Then there was Labin the fish seller, who walked up and down the street carrying fresh fish in a basket on his arm and calling out, “Frisch fisch, Frisch fisch.” (41)

In this neighbourhood of personal consumption and colourful ethnic shop owners, there is always something for Sammy to want. Arato’s *Ice Cream Town* turns on two key personal conflicts for Sammy: whether to be an investor in his future or to live in the immediate present, and whether to be concerned with the good of the collective or with fulfilling his own needs.

The reasons for both of these conflicts come out of the culture shock that Sammy experiences as an immigrant. Sammy is less than impressed with the idea that he has to “study for all of [his family]” (58). Sammy thinks that “[i]t would be hard enough to learn English for himself. Besides, it wasn’t knowledge that Sammy wanted. It was power! And that, he knew from his wanderings around the Lower East Side, was not found in a schoolroom. It was found on the streets” (58). Sammy lives in what French philosopher Jean Baudrillard calls a growth society, where the presence

of a mass of things to consume leads, paradoxically, to a myth of scarcity (65); as a new and eager member of a growth society, Sammy moves from an ideology of investment to an ideology of immediacy and from an ideology of collectivity to an ideology of individualism. All around Sammy, there is so much to have, desire, need, and want that school seems irrelevant—the now matters, so he needs money, friends, power, and respect. In the face of affluence, his poverty causes him to shorten his moral horizon and to move from an ideology of futurity toward concern with the present. This is why he wants a job—not to benefit his family, his ostensive reason, but to have money to satisfy new desires that are actually being produced by the growth economy.

Over the course of the novel, Sammy learns to re-privilege community over individual needs, as shown by his efforts to get his gang jobs so that they can stop stealing (180–83), his attempts to set his sister up with Mr. Goldman, a hard-working man whom his father dislikes because he works on the Sabbath (182), and his desire to use his gang to help defend and grow a local garden (200–04). In this way, “New York might turn out to be the *goldene medine* after all” (203), but only because Sammy has learned to balance his immediate desires with long-term plans, and his desire for personal success with the success of the group.

A key part of Sammy’s character arc is his attitude toward work and investment. When Sammy moves

back into his home after an apartment fire almost burns down their tenement, “[t]he first thing Sammy did was look under the bed for his treasure box. His stash of quarters was safe. Four dollars and fifty cents—a fortune! He took out the money and shined every coin” (151). While working for Mr. Goldman every week for a quarter, he had learned the pleasure of retention. Psychoanalytically, Sammy moves from being an oral personality to an anal personality. This shift to the pleasure of retention from the pleasure of consumption is central to developing an investment mentality. For Sammy, pleasure is not to be found in having and consuming, but in saving, holding, and collecting. In fact, for a poor child in a space of affluence, retention might be the safest pleasure of all.

Sammy has not fallen prey to what Mr. Cohen calls “the Greenie Disease” (153) because of his ability to delay his gratification. According to Mr. Cohen, “[p]eople come to America expecting gold. Gold in the streets, gold in the air. And instead, you know what they get? Smoke. Ashes. *Shmutz!* But you [Sammy] . . . You’re a good boy. You don’t want to be with hoodlums” (153). As Baudrillard tells us about a growth-based society and the role of social mobility in perpetuating the current economic system,

A certain “realism” means that people in a particular social situation never have aspirations much beyond what they can reasonably hope to

attain. By having aspirations *a little* beyond their objective chances, they internalize the official norms of a growth society. By having aspirations which are little beyond, they internalize the real norms of expansion of that society. (63)

Sammy has moved from the Greenie Disease, where his aspirations are beyond the social mobility that he can attain, to having aspirations that are a little beyond his current social position. He is now a good middle-class subject who enjoys the pleasure of retention, wants more from life but has realistic goals, and will use his desires to facilitate economic growth instead of personal hedonisms. In doing so, he displays an ideology of futurity toward money instead of an ideology of immediacy. Because he makes this shift, the reader is assured that, even though Sammy’s family is poor now, Sammy will not be poor in the future.

Yet, in resolving the conflict this way, the text is still about the ability of the individual to fit into new surroundings, and reinforces the ideology that the proper attitude toward money is one of futurity and the pleasures of retention. If Sammy had failed, within the capitalist logic of the story, the fault would be with Sammy, and not with the system of capital. The fact that Sammy, an at-risk youth, did not become a street-involved youth has a great deal to do with the family structures around him. In this text, however, Sammy’s success is attributed to his decision to privilege

investment over the fulfillment of his immediate needs. The text implies that youth who are willing to invest and to integrate into a community become the deserving poor, whereas youth who are unwilling to invest in themselves in the long term and who live to satisfy immediate desires become the undeserving poor.

### Homelessness and Futurity

Typically, books for children about homelessness are not revolutionary. Books on homelessness tend to reinforce the terms of the debate about homelessness and privilege learning how to talk about homelessness over learning how to make life better for homeless people.

As American moral philosopher Larry May argues, “As normally understood, moral responsibility makes sense only in those cases where a person could have done otherwise that what he or she did” because “[p]eople are thought to be morally responsible for events over which they have some control” (12). Leaving a home that is no longer safe to live on the street is not making a choice to live an “alternative lifestyle,” for which the child would be morally responsible, but a choice to avoid harm. For example, Dana in Eric Walters’s novel *Sketches* left home because she was being sexually abused by her stepfather (215). Likewise, although not much is revealed about Tom’s home life in Leavitt’s *Tom Finder*, the reader does know that his mother is a “lucky alcoholic” (125), that her boyfriend supports her addiction (125), and that Tom lost his memory after the last time his abusive stepfather punched him (127). Once Tom recovers from his abuse-induced psychosis, he begins to remember more and more about his old life and tries to return home. The narrator tells us that Tom, after finding his original home, deals with the existential



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question of home that is presented to every runaway child: “This was home, but he didn’t belong. Wasn’t home supposed to be a place where you belonged?” (126). In fact, upon returning to the apartment, Tom becomes the “stupid, worthless, bad-speller, invisible self” (126) that he was before his life on the street. Neither Dana nor Tom leave the comfort of home to have an adventure, but escape the discomfort of home by choosing their only real alternative—life on the streets.

Thus, children’s literature critics who are interested in representations of homelessness have to distinguish between the temporary, metaphoric orphans typical of children’s literature and the real children deprived of parental care typically represented in depictions of street-involved youth. Although it is true that Dana and Tom make a choice to leave home, it is problematic to think of being homeless as a choice. As Higgitt and her colleagues argue, “homelessness is not a choice that [street-involved youth] make freely or easily. Many youth perceive that they have no other alternative to leaving home” (1), yet the public often perceive these runaways as “lazy and rebellious young people unwilling to take responsibility for their situation” (4).

The ideological divide over representing the homeless will become even more glaring as I contrast Eric Walters’s depiction of street youth who have run away from difficult situations at home with Kevin Marc Fournier’s *Sandbag Shuffle*. Whereas *Sketches* is about

children who have to leave home, *Sandbag Shuffle* is about homeless children who are on a perpetual adventure. The back jacket of Fournier’s novel describes these homeless youth as involved in an “odd, exciting, and cheerfully irresponsible adventure.” The youth in *Sandbag Shuffle* seem to have no pasts, and no future other than the immediate present.

At first, it may seem that the characters in Walters’s *Sketches* are also fixated on the immediate present, since it begins with an image of Dana, Brent, and Ashley begging outside a Toronto subway station. That evening, Dana and her friends spend all the money they have on a room for the night, smokes, and food (17–22). In the process of deciding what to spend the money on, Dana points out to her friends that “[w]e’d do a lot better if we didn’t waste so much money on cigarettes” (22), causing Brent to tell her that “[b]uying cigarettes isn’t a waste” (22). The debate is not about whether or not smoking is good for them, but about an attitude toward futurity. Dana comes from the suburbs, from a good home, or at least a home that was good before her mother and father were divorced; she even took dancing and art lessons. She is an investor, with an eye to the future. Although she loses her first fight with her friends over buying smokes (22–23), the tone is set for the book, and Dana will, slowly, convince her friends to have an attitude of futurity with their money. As Dana puts the issue before she enters the youth drop-in art centre, *Sketches*, “Most of what

we did every day we did to survive, to get enough money to eat and a place out of the wet or wind or cold nights. There was hardly anything I did that made a difference or made me feel like I was somebody" (48). By painting, she moves away from an attitude of immediacy, an attitude that characterizes street life and that she never fully embraces in the story, to an attitude of futurity and investment, an attitude that characterizes middle-class life. The text implies that this transition is essential for her to become homed; through painting, Dana demonstrates the middle-class values she grew up with, and proves to others that being concerned with the future is worthwhile. Although this attitude of futurity may seem new within the context of the story, Dana's attitude of futurity is a residual ideology becoming expressive; she grew up in a middle-class home, and her painting is nothing more than an expression of the values she was raised with as a child. Dana, then, functions as a character who passes on these middle-class values of futurity to her friends, who have to be convinced that being concerned about the future is worthwhile. Walters's solution to an attitude of immediacy, then, is to place an unwitting emissary of the middle class into this community of homeless children so that she can show them how to be good, middle-class, future-directed subjects.

Although her friend Brent is skeptical of the drop-in centre, telling Dana, "[t]here's nothing there that's going to make us money or give us a place to

sleep tonight" (81), the skills Dana learns at Sketches actually allow her to move from begging for money to producing street art. What is fundamental about this move is how Dana frames the issue. Making street art involves " [n]o panhandling. No lying. No begging" (115). After making a good deal of money from street art, Dana convinces her friends not to spend the extra money on a room, but to save it so they can rent an apartment (118). Although saving up the money for the apartment will take a long time, it is a realistic goal. As Dana puts it, "if we did [this] ten days in a row, then we'd have a thousand dollars, right? So we could have a place to stay . . . a real place where we wouldn't have to worry about being beaten up, or kicked out, or arrested, or have rats crawling all over us. We could do it" (119–20). Although the process of saving and investing their money requires a paradigm shift for the children, it is, realistically, a goal that is a little beyond their reach. While they never end up investing any of their actual money in an apartment, they do move from a subsistence lifestyle to a life within a growth economy, and they do demonstrate an attitude of futurity by deciding to save their money. A growth economy requires, above all else, future-directed investors who are willing to set economic goals that are slightly beyond what they are currently able to achieve.

In making this shift, and by sticking to it, the children move from being the object, undesirable poor to being desirable. As Jerome Nadelhaft notes, two

dominant themes in discourses about homelessness are homelessness as abjection and homelessness as adventure (140, 144). Whereas the teens in *Sketches* move from a life of abjection to something more, the boys of *Sandbag Shuffle* do not transform as characters or rise above being on an adventure. While one group of poor children is depicted as the deserving poor who rise from abjection through making good choices, the other is depicted as the undeserving poor who leave home to have an adventure. Ultimately, for both groups of children, homelessness becomes a matter of choice. While Dana, Brent, and Ashley demonstrate that young people can make choices to avoid homelessness, Owen and Andrew lie, beg, and steal to get what they want, and, through doing so, never become industrious children who are deserving recipients of charity. The ethos of *Sandbag Shuffle* comes out of an idealization of the roving hobos and tramps of pre-1930s America and the idea of homelessness as a rejection of society and its constraints. In fact, the boys never save their money, and only seem to have enough to move from their current adventure to their next one at any given time. It is interesting, in this context, that the boys do

not seem to suffer much from hunger, or poverty, and have no real plan or desire to become homed. In many ways, the text seems to reinforce the idea that those who are homeless are agents of their own misfortune.

Thus, I circle back to address my original questions: a function of the spending and saving habits of children in texts about poverty is defining who is and who is not a member of the deserving poor. In this way, remaining homeless is made into a personal moral failing that minimizes the structural causes of youth homelessness. Moreover, the notion that a particular, middle-class, western attitude is the only correct attitude toward money is reinforced by representations of only those homeless children who share this attitude as deserving of a home. While the blame for being poor is rarely placed on children, the texts imply that those who remain homeless do so because they make bad decisions with their money. Notably, they do not have an attitude of futurity. In short, the binary of “good” and “bad” decision-maker(s) needs to be re-evaluated because it perpetuates the binary of the deserving and undeserving poor in the discourse of homelessness in Canadian children’s fiction.

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Jamie Paris is a doctoral candidate at the University of British Columbia, studying Renaissance drama, affect theory, and theories of tragedy. He completed his MA at the University of Regina, where he studied Kipling and masculinity. He is a graduate of the honours English and philosophy programs at the University of Winnipeg, where he worked in the history of philosophy and children's literature and culture. His current work in Renaissance studies deals with representations of woe and despair in Shakespeare. This essay was completed while he was working as a research assistant for Mavis Reimer at the Centre for Research in Young People's Texts and Cultures at the University of Winnipeg.